

Information to identify the case:

Debtor 1	<u>Andre G. Wiggins</u>	Social Security number or ITIN	xxx-xx-0090
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sheila S. Bell-Wiggins</u>	Social Security number or ITIN	xxx-xx-6924
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-26993-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andre G. Wiggins

Sheila S. Bell-Wiggins

9/5/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Andre G. Wiggins
Sheila S. Bell-Wiggins
DebtorsCase No. 12-26993-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db #+Andre G. Wiggins, 812 Cleveland Avenue, Scotch Plains, NJ 07076-2022
 jdb +Sheila S. Bell-Wiggins, 812 Cleveland Avenue, Scotch Plains, NJ 07076-2022
 aty +Barbara K. Hager, Reed Smith, 1717 Arch St, Suite 3100, Philadelphia, PA 19103-7394
 513227844 +Affinity Federal Credit Union, 73 Mountain View Blvd, Basking Ridge, NJ 07920-2332
 513187089 American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
 513287276 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
 513187097 +Proponent Federal Credit Union, 536 Washington Avenue, Nutley, NJ 07110-3600
 513187098 +Proponent Federal Credit Union, Attn: Payment Center, 536 Washington Ave.,
 Nutley, NJ 07110-3600
 513436520 RCI Elite, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 514187924 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 513254691 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 514105945 State of New Jersey Division of Taxation, P.O. Box 193, Trenton, New Jersey 08646-0193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2018 00:31:14 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 06 2018 00:31:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235sp +E-mail/Text: andy@winchlaw.com Sep 06 2018 00:30:18 Andy Winchell,
Law Offices of Andy Winchell, 332 Springfield Ave., Suite 203, Summit, NJ 07901-3658513187088 +E-mail/Text: bankruptcycare@affinityfcu.com Sep 06 2018 00:30:38
Affinity Federal Credit Union, P.O. Box 621, Basking Ridge, NJ 07920-0621513187090 +EDI: AMEREXP.COM Sep 06 2018 03:43:00 American Express, PO Box 1270,
Newark, NJ 07101-1270513315547 EDI: BECKLEE.COM Sep 06 2018 03:43:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701513187091 EDI: BANKAMER.COM Sep 06 2018 03:43:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019513254464 EDI: BANKAMER2.COM Sep 06 2018 03:43:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102513306531 +EDI: BANKAMER.COM Sep 06 2018 03:43:00 Bank of America, N.A., Bankruptcy Department,
NC4-105-02-99, P.O. Box 26012, Greensboro, North Carolina 27420-6012513187093 EDI: CITICORP.COM Sep 06 2018 03:43:00 Citi Cards, PO Box 183051, Columbus, OH 43218
513254690 EDI: ECMC.COM Sep 06 2018 03:43:00 Educational Credit Management Corp., P.O. Box 16408,
St. Paul, MN 55116-0408513187094 EDI: RMSC.COM Sep 06 2018 03:43:00 Gap/GEGRB, PO Box 530942, Atlanta, GA 30353-0942
513187095 EDI: IRS.COM Sep 06 2018 03:43:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346513330686 +EDI: OPHSUBSID.COM Sep 06 2018 03:48:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513729291 EDI: RESURGENT.COM Sep 06 2018 03:48:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587513187096 +EDI: RMSC.COM Sep 06 2018 03:43:00 Lord & Taylor Bankruptcy Dept, GE Money Bank,
PO Box 103104, Roswell, GA 30076-9104513480429 EDI: PRA.COM Sep 06 2018 03:43:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541513480427 EDI: PRA.COM Sep 06 2018 03:43:00 Portfolio Recovery Associates, LLC, c/o The Gap,
POB 41067, Norfolk VA 23541513187099 +EDI: NAVIENTFKASMSERV.COM Sep 06 2018 03:43:00 SallieMae Servicing, P.O. Box 9533,
Wilkes Barre, PA 18773-9533513209227 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 00:31:21 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132513786185 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 00:31:21 TD Bank USA, N.A.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132513187101 EDI: TFSR.COM Sep 06 2018 03:43:00 Toyota Financial Services, PO Box 5855,
Carol Stream, IL 60197513187100 +EDI: WTRRNBNK.COM Sep 06 2018 03:43:00 Target National Bank, c/o Target Credit Services,
PO Box 673, Minneapolis, MN 55440-0673513227566 EDI: TFSR.COM Sep 06 2018 03:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026513197693 +EDI: WFFC.COM Sep 06 2018 03:43:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
Des Moines, IA 50328-0001513187102 +EDI: WFFC.COM Sep 06 2018 03:43:00 Wells Fargo Card Services, PO Box 6412,
Carol Stream, IL 60197-6412513187103 +EDI: WFFC.COM Sep 06 2018 03:43:00 Wells Fargo Home Mortgage, PO Box 14547,
Des Moines, IA 50306-3547

TOTAL: 27

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Sep 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
513187092* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, NA, PO Box 15025, Wilmington, DE 19886)
513187104 ##+Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, P.O. Box 1024,
Mountainside, NJ 07092-0024

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 5, 2018 at the address(es) listed below:

Andy Winchell on behalf of Plaintiff Sheila S. Bell-Wiggins andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Andy Winchell on behalf of Debtor Andre G. Wiggins andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Andy Winchell on behalf of Joint Debtor Sheila S. Bell-Wiggins andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Andy Winchell on behalf of Plaintiff Andre G. Wiggins andy@winchlaw.com,
awinchellecf@gmail.com;katharine@winchlaw.com
Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.
angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joseph M. Shapiro on behalf of Debtor Andre G. Wiggins jshapiro@middlebrooksshapiro.com
Joseph M. Shapiro on behalf of Joint Debtor Sheila S. Bell-Wiggins
jshapiro@middlebrooksshapiro.com
Marie-Ann Greenberg magecf@magtrustee.com
Melinda D. Middlebrooks on behalf of Debtor Andre G. Wiggins
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
Melinda D. Middlebrooks on behalf of Joint Debtor Sheila S. Bell-Wiggins
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com

TOTAL: 11